

B18J (Form 18J) (08/07)

United States Bankruptcy Court

Western District of Virginia

Case No. 11-50003

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Monroe White
1060 Glenwood Blvd.
Waynesboro, VA 22980

Nikki Duncan White
105-A Lew Dewitt Blvd.
Waynesboro, VA 22980

Social Security / Individual Taxpayer ID No.:

xxx-xx-8877

xxx-xx-9138

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/29/11

Ross W Krumm
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form 18J (08/07)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
John Monroe White
Nikki Duncan White
Debtors

Case No. 11-50003-rwk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-5

User: hensleyj
Form ID: bl8j

Page 1 of 1
Total Noticed: 15

Date Rcvd: Mar 29, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2011.

db +John Monroe White, 1060 Glenwood Blvd., Waynesboro, VA 22980-3411
jdb +Nikki Duncan White, 105-A Lew Dewitt Blvd., Waynesboro, VA 22980-1662
cr +STERLING INC., DBA KAY JEWELERS, WELTMAN, WEINBERG & REIS, 323 WEST LAKESIDE AVE,
CLEVELAND, OH 44113-1099
3267635 +Aaron's, 132-A Lucy Lane, Waynesboro, VA 22980-3275
3267636 +Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170
3267637 +Blue Ridge Radiologists, P.O. Box 1000, Fishersville, VA 22939-1000
3267638 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion VA Power, P.O. Box 26543, Richmond, VA 23290-0001)
3267640 +Dupont Community Credit Union, P.O. Box 1365, Waynesboro, VA 22980-0923
3267641 Erie Insurance, c/o RMS, P.O. Box 280431, East Hartford, CT 06128-0431
3267644 +Mische, Ann, Esquire, 408 E. Market Street, #208b, Charlottesville, VA 22902-5252
3267645 +Ross Weesner, 6536 Plank Road, Afton, VA 22920-2001
3267647 TFC Tuition Financing, P.O. Box 579, San Ramon, CA 94583-0579

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3267642 EDI: RMSC.COM Mar 29 2011 21:18:00 GE Money Bank/JCPenney, P.O. Box 981131,
El Paso, TX 79998-1131
3267643 E-mail/Text: ebnsterling@weltman.com Mar 29 2011 21:23:06 Kay Jewelers, P.O. Box 740425,
Cincinnati, OH 45274-0425
3267646 +EDI: WTRRN BANK.COM Mar 29 2011 21:18:00 Target Financial Services, P.O. Box 673,
Minneapolis, MN 55440-0673

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3267639* ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion VA Power, P.O. Box 26543, Richmond, VA 23290)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2011

Signature:

